Desc Main 4/19/16 11:27PM Entered 04/19/16 23:35:28 Case 16-22189 Doc 12 Filed 04/19/16

Page 1 of 35 Document Fill in this information to identify your case: Debtor 1 **Curtis J Brimley** First Name Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) DISTRICT OF UTAH United States Bankruptcy Court for the: Case number 16-22189 (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	t 1: Summarize Your Assets	.,	
		Your a	issets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	421,100.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	34,684.37
	1c. Copy line 63, Total of all property on Schedule A/B	\$	455,784.3
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	541,661.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.0
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	188,755.0
	Your total liabilities	\$	730,416.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	15,757.44
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	11,168.29
⊃ar	t 4: Answer These Questions for Administrative and Statistical Records		
5.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sc	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	personal	, family, or

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Debtor 1 Curtis J Brimley Document Page 2 of 35 Case number (if known) 16-22189

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	C	ase 16-2	22189	Doc 12		04/19/16 cument	Entered 04/19/	16 23:35:2	:8 De	sc M	ain 4/19/16 11:27P
Filli	in this inf	ormation to	identify y	our case and th							
Deb	otor 1	Curtis	J Brim	ley							
	otor 2	First Nan			e Name e Name		Last Name				
							Last Name				
Jnit	ed States	Bankruptcy (ourt for t	he: DISTRICT	OF UTA	ΝΗ					
Cas	e number	16-22189	1							_	heck if this is an mended filing
)ff	ficial F	orm 10	6A/R								
_				operty							12/15
nink nforr	it fits best	Be as compl nore space is	ete and a	curate as possib	le. If two	married people	n asset fits in more than on are filing together, both are top of any additional page	e equally respons	ible for sup	plying	correct
Part	1: Descri	be Each Resid	lence, Bui	Iding, Land, or Ot	ther Real	Estate You Owi	n or Have an Interest In				
Do	o vou own (or have any le	gal or equ	itable interest in a	anv resid	ence. buildina. l	land, or similar property?				
_		_	gu. 0. 0qu		,	ooo,	ana, or ommar property:				
_	No. Go to		. 0								
_	Yes. Whe	re is the proper	ty?								
1.1					What	is the property	? Check all that apply				
		yscapte W	•			Single-family ho	ome				xemptions. Put
	Street addre	ess, if available, o	r other desci	ription		Duplex or multi	-				on Schedule D: ed by Property.
						Condominium o	or cooperative				
						Manufactured of	or mobile home	Current value	of the	Curre	nt value of the
	South J	lordan	UT	84095-0000		Land		entire propert	•	portio	n you own?
	City		State	ZIP Code		Investment pro	perty	\$421,	100.00	_	\$421,100.00
						Timeshare Other	in the property? Check are		imple, tena		ership interest the entireties, or
					Wild		in the property? Check one	Fee simple			
	Salt Lal	ке				Debtor 2 only					
	County					Debtor 1 and D	ebtor 2 only	- Check if	this is com	munity	property
						At least one of	the debtors and another	(see instruc		ilullity	property
						r information yo erty identificatio	u wish to add about this ite on number:	em, such as local			
							the 2015 property tax -filing spouse	es			

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

\$421,100.00

Case 16-22189 Doc 12 Filed 04/19/16 Entered 04/19/16 23:35:28 Desc Main 4/19/16 11:27PM

Document Page 4 of 35

Case number (if known) 16-22189

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Honda Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **Odyssey Minivan** Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2014 Debtor 2 only Current value of the Current value of the 19.276 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another \$24.000.00 \$24,000.00 Location: 1388 Sky Scape Way, ☐ Check if this is community property South Jordan UT 84095 (see instructions) Do not deduct secured claims or exemptions. Put Subaru 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **Outback Lagacy** Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 1999 Year: Debtor 2 only Current value of the Current value of the 188.000 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another \$2,200.00 \$2,200.00 Location: 1388 Sky Scape Way, ☐ Check if this is community property (see instructions) South Jordan UT 84095 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$26,200.00 pages you have attached for Part 2. Write that number here..... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No ■ Yes. Describe..... Household goods consisting of: Small kitchen appliances (\$50), Silverware/Dishes/Pots and Pans (\$20), Living room furniture (\$200), Entertainment center (\$50), Lamps and Accessories (\$100), Misc household goods (\$75), Office Furniture (\$150)-\$645.00 Location: 1388 Sky Scape Way, South Jordan UT 84095 Appliances consisting of: Stove (\$100), Refrigerators (\$300), Washer/Dryer (\$500), Microwave (\$50)-\$950.00 Location: 1388 Sky Scape Way, South Jordan UT 84095 Bedding and Bedroom furniture-\$150.00 Location: 1388 Sky Scape Way, South Jordan UT 84095

Debtor 1

Curtis J Brimley

page 2

Debtor 1	Case 16-22189 Doc 12 Filed 04/19/16 Entered 04/19/16 23:35:28 Document Page 5 of 35 Case number (if known)	Desc Main 4/19/16 11:27PM
Debior	Curtis J Brimley Case number (if known)	10-22109
	Table and Chairs- Location: 1388 Sky Scape Way, South Jordan UT 84095	\$800.00
	Misc Books (\$50), CD's (\$50)- Location: 1388 Sky Scape Way, South Jordan UT 84095	\$100.00
□ No	 conics coles: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music of including cell phones, cameras, media players, games Describe 	ollections; electronic devices
	Televisions (\$400), DVD/Blu-ray player (\$100), Gaming systems (\$100), Cell phone (\$200), Computers (\$550), Printer (\$20), Office Furniture (\$150), ipad (\$300)-Location: 1388 Sky Scape Way, South Jordan UT 84095	\$800.00
Examp □ No	tibles of value bles: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin other collections, memorabilia, collectibles . Describe	or baseball card collections;
	6 paintings- Location: 1388 Sky Scape Way, South Jordan UT 84095	\$100.00
Examp ■ No	nent for sports and hobbies oles: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes musical instruments . Describe	and kayaks; carpentry tools;
■ No	rms nples: Pistols, rifles, shotguns, ammunition, and related equipment Describe	
□ No	es nples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Describe	
	Wearing apparel- Location: 1388 Sky Scape Way, South Jordan UT 84095	\$300.00
□ No	ry nples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, g Describe	gold, silver
	Wedding Rings- Location: 1388 Sky Scape Way, South Jordan UT 84095	\$300.00
Exam ■ No	arm animals apples: Dogs, cats, birds, horses . Describe	
Official For		page 3

	Case 16-22189	Doc 12	Filed 04/19/16 Document	Entered 04 Page 6 of 3	4/19/16 23:35:28 5	Desc Main 4/19/16 11:27PM
Debtor 1	Curtis J Brimley		Boodinone		Case number (if known)	16-22189
■ No	ther personal and househ		ı did not already list, ir	ncluding any healt	h aids you did not list	
	the dollar value of all of y Part 3. Write that number h				es you have attached	\$4,145.00
Part 4: D	escribe Your Financial Assets	S				
Do you o	wn or have any legal or ed	quitable intere	est in any of the follow	ing?		Current value of the portion you own? Do not deduct secured claims or exemptions.
☐ No	aples: Money you have in yo	•	•		d when you file your petit	ion
					Cash on Hand	\$300.00
Exan □ No	sits of money aples: Checking, savings, or institutions. If you hav		l accounts; certificates o ounts with the same inst Institution n	titution, list each.	credit unions, brokerage	houses, and other similar
	17.1.		Mountain	America Credit	Union #1362	\$3,259.37
	s, mutual funds, or publicl			ey market accounts	S	
■ No □ Yes		Institution or is:	suer name:			
19. Non- p		nterests in inc	corporated and uninco	orporated busines	ses, including an interes	st in an LLC, partnership, and
■ Yes	. Give specific information a	about them ne of entity:			% of ownership:	
	Cop	oper Creek E	is J. Brimley DMD, N Endodontics - No va qual to assets			\$0.00
Nego Non-i ■ No	rnment and corporate bon tiable instruments include p negotiable instruments are t . Give specific information a Issu	ersonal checks hose you cann	s, cashiers' checks, pror	missory notes, and	money orders.	
	ement or pension accounts aples: Interests in IRA, ERIS		(k), 403(b), thrift savings	s accounts, or other	r pension or profit-sharing	plans
	List each account separate	ely. of account:	Institution n	ame:		

Desc Main 4/19/16 11:27PM Case 16-22189 Doc 12 Filed 04/19/16 Entered 04/19/16 23:35:28 Page 7 of 35 Document Case number (if known) 16-22189 Debtor 1 **Curtis J Brimley** 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information..

30. Other amounts someone owes you

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

☐ Yes. Give specific information..

Case 16-22189 Doc 12

Deb	tor 1	Curtis J Brimley	Docum	ισιι Γαί	je o oi v	Case number (if known)	16-22189
			whether or not you have filed ment disputes, insurance claims			and for payment	
	■ No □ Yes.	Describe each claim					
	Other o	contingent and unliqu	idated claims of every nature	including coun	terclaims	of the debtor and rights to	set off claims
		Describe each claim					
_	Any fin I _{No}	ancial assets you did	not already list				
		Give specific information	on				
36.			of your entries from Part 4, incer here	• .			\$3,559.37
Part	5: De:	scribe Any Business-Rel	ated Property You Own or Have a	n Interest In. List a	any real esta	ate in Part 1.	
_		, ,	equitable interest in any busines	s-related property	?		
_		to Part 6. So to line 38.					
_	100.	o to inic oc.					
Part			mmercial Fishing-Related Proper in farmland, list it in Part 1.	y You Own or Hav	e an Intere	st In.	
46. I	Do you	own or have any lega	al or equitable interest in any	farm- or comme	rcial fishir	ng-related property?	
	_	Go to Part 7.					
	☐ Yes	. Go to line 47.					
Part	7:	Describe All Property	ou Own or Have an Interest in Th	at You Did Not Lis	st Above		
_	Do yo u <i>Examp</i>] No	have other property bles: Season tickets, co	of any kind you did not alread untry club membership	y list?			
		Give specific information	n				
			Patio Furniture (\$500), Yar Location: 1388 Sky Scape				\$780.00
		L	Ocation. 1300 Sky Scape	rvay, South Sc	nuan o i	04033	4.00.00
54.	Add t	he dollar value of all o	of your entries from Part 7. Wi	ite that number	here		\$780.00
Part	8:	List the Totals of Each I	Part of this Form				
55.	Part 1	: Total real estate, lin	e 2				\$421,100.00
56.		2: Total vehicles, line		\$26	5,200.00		
57.	Part 3	3: Total personal and	nousehold items, line 15	\$4	1,145.00		
58.	Part 4	l: Total financial asse	s, line 36	\$3	3,559.37		
59.		5: Total business-relat			\$0.00		
60.			ng-related property, line 52		\$0.00		
61.	Part 7	7: Total other property	not listed, line 54	+	\$780.00		
62.	Total	personal property. Ad	ld lines 56 through 61	\$34	1,684.37	Copy personal property to	stal \$34,684.37
63.	Total	of all property on Sch	edule A/B. Add line 55 + line 6	2			\$455,784.37

		DOGDINE	Faue 9 01 55	
Fill in this info	rmation to identify your	case:		
Debtor 1	Curtis J Brimley			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	DISTRICT OF UTAH		
Case number	16-22189			
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Claim as Ex	kempt									
1.	Which set of exemptions are you claiming?	Check one only, eve	n if yo	ur spouse is filing with you.							
	■ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) □ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)										
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.										
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	ount of the exemption you claim	Specific laws that allow exemption							
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.							
	1388 Skyscapte Way South Jordan, UT 84095 Salt Lake County	\$421,100.00		\$30,000.00	Utah Code Ann. § 78B-5-503(2)						
	Value based on the 2015 property taxes Owned with non-filing spouse Line from Schedule A/B: 1.1	he 2015 property filing spouse		100% of fair market value, up to any applicable statutory limit							
	1999 Subaru Outback Lagacy 188,000 miles	\$2,200.00		\$2,200.00	Utah Code Ann. § 78B-5-506(3)						
	Location: 1388 Sky Scape Way, South Jordan UT 84095 Line from <i>Schedule A/B</i> : 3.2			100% of fair market value, up to any applicable statutory limit	102 0 000(0)						
	Household goods consisting of: Small kitchen appliances (\$50),	\$645.00		\$645.00	Utah Code Ann. § 78B-5-506(1)(a)						
	Silverware/Dishes/Pots and Pans (\$20), Living room furniture (\$200), Entertainment center (\$50), Lamps and Accessories (\$100), Misc household goods (\$75), Office Furniture (\$150)-Location: 1			100% of fair market value, up to any applicable statutory limit	105-5-300(1)(a)						

Line from Schedule A/B: 6.1

Case 16-22189 Doc 12 Filed 04/19/16 Entered 04/19/16 23:35:28 Desc Main Document Page 10 of 35 Case number (if known) Debtor 1 Curtis J Brimley 16-22189 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Appliances consisting of: Stove Utah Code Ann. § \$950.00 \$950.00 (\$100), Refrigerators (\$300), 78B-5-505(1)(a)(viii)(A) Washer/Dryer (\$500), Microwave 100% of fair market value, up to (\$50)any applicable statutory limit Location: 1388 Sky Scape Way, South Jordan UT 84095 Line from Schedule A/B: 6.2 Utah Code Ann. § **Bedding and Bedroom furniture-**\$150.00 \$150.00 Location: 1388 Sky Scape Way, 78B-5-505(1)(a)(viii)(E) South Jordan UT 84095 100% of fair market value, up to Line from Schedule A/B: 6.3 any applicable statutory limit **Table and Chairs-**Utah Code Ann. § \$800.00 \$800.00 Location: 1388 Sky Scape Way, 78B-5-506(1)(b) South Jordan UT 84095 100% of fair market value, up to Line from Schedule A/B: 6.4 any applicable statutory limit Misc Books (\$50), CD's (\$50)-Utah Code Ann. § \$100.00 \$100.00 Location: 1388 Sky Scape Way, 78B-5-506(1)(c) South Jordan UT 84095 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 6.5 Televisions (\$400), DVD/Blu-ray Utah Code Ann. § \$800.00 \$800.00 player (\$100), Gaming systems 78B-5-506(1)(a) (\$100), Cell phone (\$200), Computers 100% of fair market value, up to (\$550), Printer (\$20), Office Furniture any applicable statutory limit (\$150), ipad (\$300)-Location: 1388 Sky Scape Way, South Jordan UT 84095 Line from Schedule A/B: 7.1 6 paintings-Utah Code Ann. § \$100.00 \$100.00 Location: 1388 Sky Scape Way, 78B-5-506(1)(d) South Jordan UT 84095 100% of fair market value, up to Line from Schedule A/B: 8.1 any applicable statutory limit Wearing apparel-Utah Code Ann. § \$300.00 \$300.00 Location: 1388 Sky Scape Way, 78B-5-505(1)(a)(viii)(D) South Jordan UT 84095 100% of fair market value, up to Line from Schedule A/B: 11.1 any applicable statutory limit Wedding Rings-Utah Code Ann. § \$300.00 \$300.00 Location: 1388 Sky Scape Way, 78B-5-506(1)(d) П South Jordan UT 84095 100% of fair market value, up to Line from Schedule A/B: 12.1 any applicable statutory limit

3. Are you claiming a homestead exemption of more than \$155,675?

1	Subje	ect to ad	justment on	4/01/16 and every	y 3	years after	that for	r cases filed	on or	after	the c	date o	of ad	justment

No

Yes. Did v	ou acquire the	property cove	ered by the exer	nption within 1,21	5 days before v	vou filed this cas

☐ No

☐ Yes

0436 10 22103	Document Document	Page 11	of 35		4/19/16 11:27P
Fill in this information to identify you	ur case:				
Debtor 1 Curtis J Brimle First Name	y Middle Name	Last Name			
Debtor 2 (Spouse if, filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the	: DISTRICT OF UTAH			-	
Case number 16-22189					
(if known)				_	if this is an led filing
Official Form 106D					
Schedule D: Creditors	Who Have Claims	Secured	by Propert	у	12/15
Be as complete and accurate as possible. is needed, copy the Additional Page, fill it number (if known).					
1. Do any creditors have claims secured b	y your property?				
\square No. Check this box and submit t	this form to the court with your other	schedules. Yo	u have nothing else t	o report on this form.	
Yes. Fill in all of the information	below.				
Part 1: List All Secured Claims					
2. List all secured claims. If a creditor has for each claim. If more than one creditor has much as possible, list the claims in alphabet	s a particular claim, list the other creditors	s in Part 2. As	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 American Honda Finance	Describe the property that secures	the claim:	\$22,000.00	\$24,000.00	\$0.00
Creditor's Name	2014 Honda Odyssey Miniva 19,276 miles	an			
	Location: 1388 Sky Scape W South Jordan UT 84095 As of the date you file, the claim is:				
1220 Old Alpharetta Alpharetta, GA 30005	apply.	Oneck all triat			
Number, Street, City, State & Zip Code	☐ Contingent☐ Unliquidated				
Number, eneet, only, enate a zip eede	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only	An agreement you made (such as	mortgage or secu	ıred		
Debtor 2 only	car loan)	-1			
☐ Debtor 1 and Debtor 2 only At least one of the debtors and another	☐ Statutory lien (such as tax lien, med ☐ Judgment lien from a lawsuit	crianic's lien)			
☐ Check if this claim relates to a community debt	Other (including a right to offset)	Purchase M	loney Security		
Date debt was incurred	Last 4 digits of account num	ber			
2.2 Bank Of America, N.a.	Describe the property that secures	the claim:	\$415,669.00	\$421,100.00	\$0.00
Creditor's Name	1388 Skyscapte Way South UT 84095 Salt Lake County				
	Value based on the 2015 pro taxes Owned with non-filing spou				
450 American St Simi Valley, CA 93065	As of the date you file, the claim is: apply.				
Number, Street, City, State & Zip Code	☐ Contingent ☐ Unliquidated				
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only	☐ An agreement you made (such as	mortgage or secu	ured		
Debtor 2 only	car loan)				
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, me	chanic's lien)			

☐ Judgment lien from a lawsuit

lacksquare At least one of the debtors and another

Official Form 106D

Case 16-22189 Doc 12 Filed 04/19/16 Entered 04/19/16 23:35:28

Desc Main 4/19/16 11:27PM Document Page 12 of 35 Debtor 1 Curtis J Brimley Case number (if know) 16-22189 First Name Middle Name Last Name ☐ Check if this claim relates to a First Mortgage Other (including a right to offset) community debt Opened 5042 8/01/06 Date debt was incurred Last 4 digits of account number 2.3 Green Tree Servicing L Describe the property that secures the claim: \$103,992.00 \$421,100.00 \$98,561.00 Creditor's Name 1388 Skyscapte Way South Jordan, UT 84095 Salt Lake County Value based on the 2015 property taxes Owned with non-filing spouse As of the date you file, the claim is: Check all that ☐ Contingent Number, Street, City, State & Zip Code ☐ Unliquidated ☐ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured ■ Debtor 1 only car loan) Debtor 2 only Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ At least one of the debtors and another ☐ Judgment lien from a lawsuit **Second Mortgage** ☐ Check if this claim relates to a Other (including a right to offset) community debt Opened 2778 Date debt was incurred 8/01/06 Last 4 digits of account number Add the dollar value of your entries in Column A on this page. Write that number here: \$541,661.00 If this is the last page of your form, add the dollar value totals from all pages. \$541,661.00 Write that number here: Part 2: List Others to Be Notified for a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is

trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Name, Number, Street, City, State & Zip Code

Select Portfolio Servicing PO Box 65250 Salt Lake City, UT 84165

On which line in Part 1 did you enter the creditor? 2.3

Last 4 digits of account number ____

Case 16-22189 Doc 12 Filed 04/19/16 Entered 04/19/16 23:35:28

Desc Main 4/19/16 11:27PM Document Page 13 of 35 Fill in this information to identify your case: Debtor 1 **Curtis J Brimley** First Name Middle Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: DISTRICT OF UTAH Case number 16-22189 (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total claim** Priority Nonpriority amount amount 2.1 **Internal Revenue Service** Last 4 digits of account number Unknown Unknown Unknown Priority Creditor's Name **Centralized Insolvency Operation** When was the debt incurred? PO Box 7346 Philadelphia, PA 19101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of PRIORITY unsecured claim: ☐ Domestic support obligations At least one of the debtors and another ☐ Check if this claim is for a community debt Taxes and certain other debts you owe the government ☐ Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ■ No ☐ Other. Specify

☐ Yes

Taxes

Best Case Bankruptcy

Case 16-22189 Doc 12 Filed 04/19/16 Entered 04/19/16 23:35:28

Desc Main Document Page 14 of 35 Debtor 1 Curtis J Brimley Case number (if know) 16-22189 2.2 **Utah State Tax Comission** Last 4 digits of account number Unknown Unknown Unknown Priority Creditor's Name Attn: Bankruptcy Unit When was the debt incurred? 210 North 1950 West Salt Lake City, UT 84134 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of PRIORITY unsecured claim: At least one of the debtors and another ■ Domestic support obligations Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ Claims for death or personal injury while you were intoxicated ■ No Other. Specify Taxes ☐ Yes Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2 Total claim 4.1 Acs/access Last 4 digits of account number \$39,047.00 2234 Nonpriority Creditor's Name Opened 10/14/04 Last Active PO Box 7051 When was the debt incurred? 4/02/12 Utica, NY 13504 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent

Case 16-22189 Doc 12 Filed 04/19/16 Entered 04/19/16 23:35:28

Desc Main 4/19/16 11:27PM Page 15 of 35 Case number (if know) Document Debtor 1 Curtis J Brimley 16-22189

4.2	Acs/access	Last 4 digits of account number	2233	\$38,816.00
	Nonpriority Creditor's Name PO Box 7051 Utica, NY 13504	When was the debt incurred?	Opened 2/09/06 Last Active 4/02/12	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	a plane and other circiles debte	
	■ No	Debts to pension or profit-sharin		
	Yes	Other. Specify Educationa	<u> </u>	
4.3	Acs/access Grp Nonpriority Creditor's Name	Last 4 digits of account number	2231	\$98,703.00
	PO Box 7051 Utica, NY 13504	When was the debt incurred?	Opened 10/01/05 Last Active 4/02/12	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	7.6 of the date you me, the claim	or check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other. Specify Educationa	<u></u>	
4.4	Acs/access Grp	Last 4 digits of account number	2232	\$12,189.00
	Nonpriority Creditor's Name		Opened 2/01/06 Last Active	
	PO Box 7051	When was the debt incurred?	4/02/12	
	Utica, NY 13504	_		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset? ■	report as priority claims Debts to pension or profit-sharing	a plane, and other similar date.	
	■ No	·	•	
	☐ Yes	■ Other. Specify Educationa	<u> </u>	

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Document

Page 16 of 35 Case number (if know) Debtor 1 Curtis J Brimley 16-22189

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	6f.	Student loans	6f.	\$	Total Claim
Total claims				·	
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	188,755.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	188,755.00

		DOGDINEDI	Paue 17 01.55	
Fill in this info	rmation to identify your	case:		
Debtor 1	Curtis J Brimley			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	Sankruptcy Court for the:	DISTRICT OF UTAH		
Case number	16-22189			
(if known)				☐ Check if this is a amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Verizon
15900 So Eastgate Way
Bellevue, WA 98008

State what the contract or lease is for

Two year phone contract. Debtor will assume.

	Odoc 10 22100 D	Docume	nt Page 18 of	f 35	4/19/16 11:27P
Fill in this i	information to identify your				
Debtor 1	Curtis J Brimley				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	g) First Name	Middle Name	Last Name		
	es Bankruptcy Court for the:	DISTRICT OF UTAH			
Officed State	es bankrupicy Court for the.	DISTRICT OF STAIT			
Case numb	er 16-22189				Charlettitis is an
(II KNOWN)					Check if this is an amended filing
					3
Official	Form 106H				
Sched	ule H: Your Cod	ebtors			12/15
our name a	and case number (if known)	. Answer every question.	-		any Additional Pages, write
				- 1-	
	in the last 8 years, have you a, California, Idaho, Louisiana,				ites and territories include
■ No. 0	Go to line 3.				
☐ Yes.	Did your spouse, former spou	se, or legal equivalent live	with you at the time?		
in line : Form 1	2 again as a codebtor only it	f that person is a guarant	or or cosigner. Make s	ure you have listed the ci	th you. List the person shown reditor on Schedule D (Official edule E/F, or Schedule G to fill
	Column 1: Your codebtor ame, Number, Street, City, State and ZI	P Code		Column 2: The credito Check all schedules the	or to whom you owe the debt
1	risha Brimley 388 Sky Scape Way South Jordan, UT 84095			■ Schedule D, line _ □ Schedule E/F, line □ Schedule G _ American Honda Fi	2.1

Official Form 106H Software Copyright (c) 1996-2016 Best Case, LLC - www.bestcase.com

Filed 04/19/16 Entered 04/19/16 23:35:28 Desc Main 4/19/16 11:27PM Case 16-22189 Doc 12 Page 19 of 35 Document

Fill	in this information to identify your o	case:		
De	btor 1 Curtis J Bri	mley		
1	btor 2 buse, if filing)			
Un	ited States Bankruptcy Court for the	e: DISTRICT OF UTAH		
	se number 16-22189			Check if this is:
(If k	nown)		1	☐ An amended filing
				A supplement showing postpetition chapter 13 income as of the following date:
0	fficial Form 106l			MM / DD/ YYYY
S	chedule I: Your Inc	ome		12/15
sup	as complete and accurate as pos plying correct information. If you	sible. If two married peo	ng jointly, and your spouse is living	Debtor 2), both are equally responsible for with you, include information about your
sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and you	sible. If two married peo are married and not filin are married and not filin ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is living ith you, do not include information a	
sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and yo ch a separate sheet to this form.	sible. If two married peo are married and not filin are married and not filin ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is living ith you, do not include information a	with you, include information about your bout your spouse. If more space is needed,
sup spo atta Pa	as complete and accurate as posplying correct information. If you use. If you are separated and you cha separate sheet to this form. Tt: Describe Employment information. If you have more than one job,	sible. If two married peo are married and not filin ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is living ith you, do not include information a onal pages, write your name and cas	with you, include information about your bout your spouse. If more space is needed, se number (if known). Answer every question.
sup spo atta Pa	as complete and accurate as posplying correct information. If you use. If you are separated and you cheat separate sheet to this form. The Describe Employment information. If you have more than one job, attach a separate page with information about additional	sible. If two married peo are married and not filin are married and not filin ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is living ith you, do not include information a onal pages, write your name and cas	with you, include information about your bout your spouse. If more space is needed, se number (if known). Answer every question. Debtor 2 or non-filing spouse
sup spo atta Pa	as complete and accurate as posplying correct information. If you use. If you are separated and you cheat separate sheet to this form. The Describe Employment information. If you have more than one job, attach a separate page with	sible. If two married peo are married and not filin ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is living ith you, do not include information a onal pages, write your name and case Debtor 1 Employed	with you, include information about your bout your spouse. If more space is needed, se number (if known). Answer every question. Debtor 2 or non-filing spouse Employed
sup spo atta Pa	as complete and accurate as posplying correct information. If you use. If you are separated and you cheat separate sheet to this form. The Describe Employment information. If you have more than one job, attach a separate page with information about additional	sible. If two married peo a are married and not filing ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is living ith you, do not include information a onal pages, write your name and case Debtor 1 Employed Not employed	with you, include information about your bout your spouse. If more space is needed, se number (if known). Answer every question. Debtor 2 or non-filing spouse Employed
sup spo atta Pa	as complete and accurate as posplying correct information. If you use. If you are separated and you cha separate sheet to this form. The separate sheet to this form.	isible. If two married peo a are married and not filing ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is living ith you, do not include information a onal pages, write your name and cas Debtor 1 Employed Not employed Owner	Debtor 2 or non-filing spouse Employed Not employed

Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1

For Debtor 2 or

0.00

0.00

0.00

non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 5,200.00 deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 3. 3. 0.00 +\$ Calculate gross Income. Add line 2 + line 3. 5,200.00 \$

Desc Main 4/19/16 11:27PM Case 16-22189 Doc 12 Filed 04/19/16 Entered 04/19/16 23:35:28

Page 20 of 35 Document

Debtor 1 Curtis J Brimley 16-22189 Case number (if known) For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 5.200.00 \$ 0.00 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 818.13 0.00 5b. Mandatory contributions for retirement plans 5b. \$ 0.00 \$ 0.00 5c. Voluntary contributions for retirement plans 5c. \$ \$ 0.00 0.00 5d. Required repayments of retirement fund loans 5d. \$ 0.00 0.00 Insurance 5e. 124.43 5e. 0.00 5f. **Domestic support obligations** 5f. 0.00 0.00 5q. **Union dues** 5q. \$ 0.00 0.00 5h. Other deductions. Specify: 5h.+ 0.00 \$ 0.00 Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 942.56 0.00 Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 7. \$ 4,257.44 0.00 List all other income regularly received: Net income from rental property and from operating a business, Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$ 10,000.00 0.00 8h Interest and dividends 8b. \$ 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent 8c. regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 1.500.00 8d. **Unemployment compensation** 8d. 0.00 0.00 8e. **Social Security** 8e. 0.00 0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: 0.00 0.00 8g. 8g. Pension or retirement income \$ \$ 0.00 0.00 Other monthly income. Specify: 8h.+ \$ \$ 8h. 0.00 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9 10,000.00 1,500.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$ 14,257.44 \$ 1.500.00 \$ 15,757.44 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 15,757.44 12. applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

Case 16-22189 Doc 12 Filed 04/19/16 Entered 04/19/16 23:35:28 Desc Main Document Page 21 of 35 Desc Main $\frac{4/19/16 \ 11:27PM}{11:27PM}$

Fill in this inf	armation to identify y	0112 00001					
Debtor 1	ormation to identify your curtis J Brin				Ch	neck if this is:	
Debior 1	Curus J Brii	шеу					
Debtor 2 (Spouse, if filir						A supplement show 13 expenses as of	wing postpetition chapter the following date:
United States	Bankruptcy Court for the	: DISTR	ICT OF UTAH			MM / DD / YYYY	
Case number (If known)	16-22189						
Official	Form 106J						
Sched	ule J: Your	Exper	nses				12 <i>/</i> -
Be as comp information	lete and accurate as	s possible eded, atta	e. If two married people and another sheet to this				
	escribe Your House	ehold					
_	Go to line 2.						
☐ Yes.	Does Debtor 2 live	in a separ	rate household?				
	□ No □ Yes. Debtor 2 mu	st file Offic	ial Form 106J-2, Expenses	s for Separate Househ	old of D	ebtor 2.	
2. Do you	have dependents?	□No					
Do not Debtor	ist Debtor 1 and 2.	■ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
	state the			Davahtan			□ No
depend	ents names.			Daughter		6	■ Yes □ No
				Son		8	■ Yes
							□ No
				Daughter		14	Yes
				Son		17	□ No ■ Yes
expens	r expenses include es of people other t If and your depende	than _	No l Yes				
Estimate yo	s of a date after the	our bankr	ly Expenses uptcy filing date unless y cy is filed. If this is a supp				
	such assistance an		government assistance i cluded it on <i>Schedule I:</i> \text{\text{Y}}			Your exp	enses
	ntal or home owners nts and any rent for th		nses for your residence. I or lot.	nclude first mortgage	4.	\$	2,356.29
If not in	ncluded in line 4:						
4a. F	teal estate taxes				4a.	\$	0.00
	roperty, homeowner'	s, or rente	r's insurance		4b.	·	0.00

4c. \$

4d. \$

5. \$

4c. Home maintenance, repair, and upkeep expenses

5. Additional mortgage payments for your residence, such as home equity loans

4d. Homeowner's association or condominium dues

200.00

1,252.00

0.00

Debtor	Curtis J Brimley	Case numb	er (if known)	16-22189
6. Ut i	lities:			
6a	. Electricity, heat, natural gas	6a.	\$	500.00
6b	. Water, sewer, garbage collection	6b.	\$	200.00
6c	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	440.00
6d	Other. Specify: Cable/Internet	6d.	\$	160.00
7. Fo	od and housekeeping supplies	7.	\$	1,400.00
3. C h	ildcare and children's education costs	8.	\$	0.00
	othing, laundry, and dry cleaning	9.	\$	650.00
0. Pe	rsonal care products and services	10.	\$	500.00
	dical and dental expenses	11.	\$	350.00
	ansportation. Include gas, maintenance, bus or train fare.		·	
	not include car payments.	12.	\$	650.00
3. En	tertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	350.00
4. C h	aritable contributions and religious donations	14.	\$	0.00
5. Ins	surance.			
Do	not include insurance deducted from your pay or included in lines 4 or 20.			
15	a. Life insurance	15a.	\$	300.00
15	b. Health insurance	15b.	\$	950.00
15	c. Vehicle insurance	15c.	\$	260.00
15	d. Other insurance. Specify:	15d.	\$	0.00
6. Ta	xes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Sp	ecify:	16.	\$	0.00
	stallment or lease payments:			
	a. Car payments for Vehicle 1	17a.	\$	650.00
17	b. Car payments for Vehicle 2	17b.	\$	0.00
17	c. Other. Specify:	17c.	\$	0.00
17	d. Other. Specify:	17d.	\$	0.00
8. Yo	ur payments of alimony, maintenance, and support that you did not report as	3	_	
	ducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
9. Ot	her payments you make to support others who do not live with you.		\$	0.00
	ecify:	19.		
	her real property expenses not included in lines 4 or 5 of this form or on Scho			
	a. Mortgages on other property	20a.		0.00
	b. Real estate taxes	20b.	·	0.00
	c. Property, homeowner's, or renter's insurance	20c.		0.00
20	d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20	e. Homeowner's association or condominium dues	20e.	\$	0.00
1. Ot	her: Specify:	21.	+\$	0.00
2 Ca	laulate your monthly expenses			
	Iculate your monthly expenses a. Add lines 4 through 21.		\$	44 469 20
	b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		φ •	11,168.29
			Ψ	
22	c. Add line 22a and 22b. The result is your monthly expenses.		\$	11,168.29
3. C a	Iculate your monthly net income.	L		
	a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	15,757.44
	b. Copy your monthly expenses from line 22c above.	23b.		11,168.29
_0			•	. 1,100.23
23	c. Subtract your monthly expenses from your monthly income.			
_0	The result is your monthly net income.	23c.	\$	4,589.15
	,			
	you expect an increase or decrease in your expenses within the year after yo			
	example, do you expect to finish paying for your car loan within the year or do you expect you	ır mortgage p	ayment to incre	ease or decrease because of a
_	dification to the terms of your mortgage?			
	No.			
	Ves Explain here:			

Case 16-22189 Doc 12 Filed 04/19/16 Entered 04/19/16 23:35:28 Desc Main

Document Page 23 of 35

Fill in this inform	mation to identify your	case:		
Debtor 1	Curtis J Brimley			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH		
Case number	16-22189			
(if known)				☐ Check if this is an
				amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below	
Di	d you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
	der penalty of perjury, I declare that I have read the summary a It they are true and correct.	and schedules filed with this declaration and
X	/s/ Curtis J Brimley	X
	Curtis J Brimley	Signature of Debtor 2
	Signature of Debtor 1	
	Date _ April 19, 2016	Date

Case 16-22189 Doc 12 Filed 04/19/16 Entered 04/19/16 23:35:28 Desc Main Document Page 24 of 35 Desc Main $\frac{4/19/16 \ 11:27PM}{11:27PM}$

Fill	in this infor	mation to identify you	r case:			
Deb	otor 1	Curtis J Brimley	Middle Name	Last Name		
	otor 2 use if, filing)	First Name	Middle Name	Last Name		
	-	nkruptcy Court for the:	DISTRICT OF UTAH			
Cas (if kn	_	16-22189				Check if this is an amended filing
Sta Be a	s complete a	of Financial	Affairs for Individable. If two married people a attach a separate sheet to	re filing together, both are	equally responsible for s	
			arital Status and Where You	Lived Before		
1.	What is you	r current marital statu	ıs?			
	■ Married Not ma					
2.	During the I	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	st all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>ı</i> .	
	Debtor 1 P	rior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ldress:	Dates Debtor 2 lived there
			ver live with a spouse or leg lifornia, Idaho, Louisiana, Ne			
Par		ake sure you fill out <i>Scl</i>	nedule H: Your Codebtors (Of	ificial Form 106H).		
4.	Did you have	e any income from en al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part	time activities.	lendar years?
	□ No ■ Yes. Fil	I in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year untiled for bankruptcy:	■ Wages, commissions, bonuses, tips	\$14,400.00	☐ Wages, commissions bonuses, tips	

Official Form 107

☐ Operating a business

☐ Operating a business

Filed 04/19/16 Entered 04/19/16 23:35:28 Desc Main 4/19/16 11:27PM Case 16-22189 Doc 12

Page 25 of 35
Case number (if known) 16-22189 Document Debtor 1 **Curtis J Brimley** Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$62,400.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$62,400.00 ☐ Wages, commissions, Wages, commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below... (before deductions and Describe below. (before deductions exclusions) and exclusions) 2013 YTD Wife Child Support \$15,690.60 Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an No. individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? □ No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you

2	Are either Dehtor	1's or Debtor 1)'s dahts nrimaril	v consumer debts?

ο.	Are eithe	Deptor	1 5 01	Deptor	z s debi	s primarii	y consumer	debts?
	_			_				

paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

□ No.

Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address **Dates of payment Total amount** Amount you Was this payment for ... paid still owe **American Honda Finance** Regular monthly \$1,950.00 \$22,000.00 ■ Mortgage 1220 Old Alpharetta payments for 3 Car Alpharetta, GA 30005 months on car ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors Other

Document Page 26 of 35 Case number (if known) 16-22189

Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider **Insider's Name and Address** Reason for this payment Dates of payment **Total amount** Amount you still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an 8. insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Amount you **Insider's Name and Address** Dates of payment **Total amount** Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο П Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. Nο Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Value Dates you gave the gifts per person

Address:

Debtor 1

Curtis J Brimley

Person to Whom You Gave the Gift and

Document Page 27 of 35
Case number (if known) 16-22189

14.	Within 2 years before you filed for bankrupto		with a total value of more than	\$600 to any charity
	Yes. Fill in the details for each gift or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Dates you contributed	Value
Par	t 6: List Certain Losses			
15.	Within 1 year before you filed for bankruptcy or gambling?	or since you filed for bankruptcy, did yo	u lose anything because of the	ft, fire, other disaster,
	■ No □ Yes. Fill in the details.			
	how the loss occurred Inc	scribe any insurance coverage for the los lude the amount that insurance has paid. Lis urance claims on line 33 of Schedule A/B: P	t pending loss	Value of property lost
Par	t 7: List Certain Payments or Transfers			
16.	Within 1 year before you filed for bankruptcy consulted about seeking bankruptcy or prepinclude any attorneys, bankruptcy petition preparation. No Yes. Fill in the details.	paring a bankruptcy petition?		erty to anyone you
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any proper transferred	Date payment or transfer was made	Amount of payment
	The Singleton Group 307 West 200 South Suite 2002 Salt Lake City, UT 84101	\$1000.00 Attorney Fees	3/2016	\$1,000.00
	Access Counseling	Credit counseling	3/2016	\$15.00
17.	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor. Do not include any payment or transfer that you No Yes. Fill in the details.	s or to make payments to your creditors		erty to anyone who
	Person Who Was Paid Address	Description and value of any proper transferred	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrupto transferred in the ordinary course of your build like both outright transfers and transfers mainclude gifts and transfers that you have already No Yes. Fill in the details.	usiness or financial affairs? de as security (such as the granting of a sec	er any property to anyone, othe	
	Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person's relationship to you			

Debtor 1 Curtis J Brimley

Doc 12 Filed 04/19/16 Entered 04/19/16 23:35:28 Desc Main Document Page 28 of 35 Case number (# known) 16-22189 Case 16-22189

Debtor 1 Curtis J Brimley

19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro No Yes. Fill in the details.		y property to a	a self-settled	d trust or similar device	e of which you are a
	Name of trust	Description and v	alue of the pro	perty trans	ferred	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Ins	struments, Safe Deposit	Boxes, and S	torage Unit	s	
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associous No ☐ Yes. Fill in the details.	r other financial accou	nts; certificate	s of deposit	•	
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables? No Yes. Fill in the details.	rear before you filed for	bankruptcy, a	ny safe dep	osit box or other depo	sitory for securities,
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit o ■ No □ Yes. Fill in the details.	r place other than your	home within 1	l year befor	e you filed for bankrup	tcy
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe to	the contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control	for Someone Else				
23.	Do you hold or control any property that sor for someone. No Yes. Fill in the details.	meone else owns? Incli	ude any prope	rty you borr	owed from, are storing	for, or hold in trust
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value
	Brandon West	Debtor's Reside	ence	2010 Toy	ota Rav 4	\$8,000.00

Filed 04/19/16 Entered 04/19/16 23:35:28 Desc Main 4/19/16 11:27PM Case 16-22189 Doc 12 Page 29 of 35
Case number (if known) 16-22189 Document

Debtor 1 **Curtis J Brimley**

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.

		ardous material means anything an env ardous material, pollutant, contaminant		s was	ste, hazardo	us substance, toxic s	substance,
Rep	ort a	II notices, releases, and proceedings th	nat you know about, regardless of whe	n the	y occurred.		
24.	Has	any governmental unit notified you tha	at you may be liable or potentially liable	e und	er or in viola	ation of an environm	ental law?
		No Yes. Fill in the details.					
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	nd	Environmer know it	ntal law, if you	Date of notice
25.	Hav	re you notified any governmental unit of	f any release of hazardous material?				
		No Yes. Fill in the details.					
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	ıd	Environmer know it	ntal law, if you	Date of notice
26.	Hav	re you been a party in any judicial or ad	ministrative proceeding under any env	ironn	nental law?	Include settlements	and orders.
		No Yes. Fill in the details.					
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ure of the ca	ase	Status of the case
Pai	rt 11:	Give Details About Your Business or	Connections to Any Business				
27.	Wit	— hin 4 years before you filed for bankrup	etcy, did you own a business or have ar	ny of	the followin	g connections to any	y business?
		☐ A sole proprietor or self-employed	in a trade, profession, or other activity	, eith	er full-time o	or part-time	
		☐ A member of a limited liability com	pany (LLC) or limited liability partnersh	nip (L	LP)		
		☐ A partner in a partnership					
		☐ An officer, director, or managing ex	xecutive of a corporation				
		☐ An owner of at least 5% of the votin	ng or equity securities of a corporation				
		No. None of the above applies. Go to	Part 12.				
		Yes. Check all that apply above and fil	Il in the details below for each busines	s.			
		siness Name	Describe the nature of the business			Identification numbe	
		dress mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper			lude Social Security iness existed	number of frin.
	db 13	Brimley DMD MBA PC a Copper Creek Endodontics 888 W. Skyscape Way	Dentistry Debtor holds 100% of shares		EIN:	87-0680283 1/15/2007- present	t
		outh Jordan, UT 84095					

Desc Main 4/19/16 11:27PM Case 16-22189 Doc 12 Filed 04/19/16 Entered 04/19/16 23:35:28 Page 30 of 35 Document

ase number (if known) 16-22189

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No ☐ Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Curtis J Brimley Signature of Debtor 2 **Curtis J Brimley** Signature of Debtor 1 Date April 19, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Debtor 1

Curtis J Brimley

Desc Main 4/19/16 11:27PM Page 31 of 35 Document

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans.

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Filed 04/19/16 Entered 04/19/16 23:35:28 Desc Main Document Page 35 of 35 Case 16-22189 Doc 12

United States Bankruptcy Court District of Utah

In re	Curtis J Brimley	Case No.	16-22189	
	Debtor(s)	Chapter	13	

VE	RIFICATION OF CREDITOR MATRIX
The above-named Debtor hereby verifi	es that the attached list of creditors is true and correct to the best of his/her knowledge.
Date: April 19, 2016	/s/ Curtis J Brimley
	Curtis J Brimley Signature of Debtor
I, Eric C. Singleton , co	unsel for the petitioner(s) in the above-styled bankruptcy action, declare that the attached
Master Address List consisting of <u>1</u> of my knowledge. I further declare that	page(s) has been verified by comparison to Schedules D through H to be complete, to the best the attached Master Address List can be relied upon by the Clerk of Court to provide notice to lated to me by the debtor(s) in the above-styled bankruptcy action until such time as any